



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

FITZGERALD & CROUCH, P.C.  
Marguerite Mounier-Wells, Esq. (MMW5960)  
649 Newark Avenue  
Jersey City, NJ 07306  
Phone: (201)533-1100  
Fax: (201)533-1111

In Re:  
Terry & Brenda Small

Case No.: 18-10171  
Chapter: 13  
Judge: Michael B. Kaplan

Order Filed on July 15, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

**ORDER RESPECTING REQUEST FOR EXTENSION  
OR EARLY TERMINATION OF THE LOSS MITIGATION PERIOD**

The relief set forth on the following page is hereby ORDERED.

**DATED: July 15, 2019**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan", is written over a horizontal line.  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The court having granted the Notice of Request for Loss Mitigation concerning the following property and creditor on 1/23/2019 :

Property: 486 Bramhall Avenue, Jersey City, NJ 07304

Creditor: Cenlar

and a Request for

☒ Extension of the 90 day Loss Mitigation Period having been filed by Debtor  
and for good cause shown

☐ Early Termination of the Loss Mitigation Period having been filed by \_\_\_\_\_,  
and for good cause shown

It is hereby ORDERED that,

The Loss Mitigation Period is extended up to and including October 24, 2019.

The Loss Mitigation Period is terminated, effective \_\_\_\_\_.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Terry L Small  
 Brenda Small  
 Debtors

Case No. 18-10171-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Jul 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2019.

db/jdb +Terry L Small, Brenda Small, 10 Margaret Drive, Dayton, NJ 08810-1327

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 17, 2019

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Aleisha Candace Jennings on behalf of Creditor LoanCare, LLC ajennings@rasflaw.com  
 Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
 bkggroup@kmlawgroup.com  
 Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com;legerman@rasnj.com  
 Laura M. Egerman on behalf of Creditor DITECH FINANCIAL LLC bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com;legerman@rasnj.com  
 Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC ecfnofices@grosspolowy.com,  
 lnolan@grosspolowy.com  
 Lynn Therese Nolan on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 ecfnofices@grosspolowy.com, lnolan@grosspolowy.com  
 Marguerite Mounier-Wells on behalf of Joint Debtor Brenda Small nadiafinacial@gmail.com,  
 mwells@fitzgeraldcrouchlaw.com  
 Marguerite Mounier-Wells on behalf of Debtor Terry L Small nadiafinacial@gmail.com,  
 mwells@fitzgeraldcrouchlaw.com  
 Maria D. Ramos-Persaud on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper  
 mramos@helfandlaw.com  
 Nicholas Fitzgerald on behalf of Debtor Terry L Small nickfitz.law@gmail.com  
 Nicholas Fitzgerald on behalf of Joint Debtor Brenda Small nickfitz.law@gmail.com  
 Nicholas V. Rogers on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmlawgroup.com  
 Rosemarie Diamond on behalf of Loss Mitigation CitiMortgage, Inc. miguel.zavala@fedphe.com  
 Sarah J. Crouch on behalf of Debtor Terry L Small nickfitz.law@gmail.com,  
 nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
 Sarah J. Crouch on behalf of Joint Debtor Brenda Small nickfitz.law@gmail.com,  
 nadiafinacial@gmail.com;fitzgeraldnj@stratusbk.com;sarah@fitzgeraldcrouchlaw.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 18